



Health Care Coverage Options

Basic Health

Basic Health offers quality, affordable health coverage to eligible Washington State residents. Enrollment in the program is limited. Interested persons can apply for coverage and if enrollment limits have been reached, ask to be placed on a waiting list and notified when space is available.

If you are not eligible for Basic Health or your enrollment is delayed, you may need to consider other options. You or your family members may qualify for other state programs or be able to purchase private health insurance that may meet your needs. Below are some options to consider.

Government-Sponsored Health Programs

Children's Health Insurance Program

The State Children's Health Insurance Program (CHIP) is a federal/state program that covers children under age 19 in families whose income is too high for Medicaid and Basic Health, but below 250% of the federal income guidelines. The program is administered by the Department of Social and Health Services. For more information about CHIP, go to **www.cms.hhs.gov/schip** or **fortress.wa.gov/dshs/maa/CHIP/** or call 1-877-543-7669.

Healthy Options

Healthy Options is a health care coverage program available to low-income Washington State residents. It is one of several medical and/or dental programs administered by the Department of Social and Health Services' Medical Assistance Administration (MAA). To find out if you or your family members qualify for Healthy Options or other MAA health programs, call your local Community Services Office (CSO). For information about your local CSO, visit **<https://www2.wa.gov/dshs/onlinecso/findservice.asp>** or look in the phone book in the State Government section under Social and Health Services.

Washington State Health Insurance Pool

If you do not qualify for private health insurance, the Washington State Health Insurance Pool (WSHIP) is available. The WSHIP was created by the Washington State Legislature to provide coverage to Washington residents who are unable to obtain adequate health insurance coverage in the private market. The WSHIP offers several plan options with annual deductible amounts ranging from \$500 to \$1,500. Rates vary slightly by ZIP Codes and are higher for policies with lower annual deductibles. For information on WSHIP, go to **www.wship.org** or call 1-800-877-5187.

Community Clinics

There are many community clinics throughout the state that receive state funding to help provide medical and/or dental care to people who do not have health insurance coverage. **Although the clinics provide health care services, they do not provide health insurance coverage.** You can find a list of community clinics in your county online at **www.chs.hca.wa.gov**.

Private Health Insurance Options

Group Coverage

Many private insurance companies offer group plans to self-employed individuals. You'll usually be asked to prove that you've reported self-employment income to the IRS for the current year. Contact a local insurance agent for details. Even if you're not self-employed, some business organizations or local associations you belong to may offer limited health insurance products.

Individual Coverage

Many private health insurance companies also offer individual health insurance coverage to Washington State residents. When applying, you may be required to complete a health questionnaire for the health insurers to use in determining your eligibility and rates. (If you do not qualify for private health insurance based on the results of your health questionnaire, see "Washington State Health Insurance Pool" on page 1.)

You may want to call the Office of the Insurance Commissioner at 1-800-562-6900 or visit www.insurance.wa.gov before purchasing individual or group coverage.

Following is contact information for health insurance companies and programs as well as the abbreviations used on the map below:

Asuris Northwest Health (ANH)	1-866-704-2708	www.asurisnorthwesthealth.com
Group Health Cooperative (GHC)	1-800-358-8815	www.ghc.org
KPS Health Plans (KPS)	1-800-552-7114	www.kpshealthplans.com
Lifewise Health Plan of Washington (LHPW)	1-888-836-6135	www.lifewisewa.com
Premera Blue Cross (PBC)	1-800-752-6663	www.premera.com
Regence Blue Cross Blue Shield of Oregon (RBCBS)	1-800-452-2909	www.or.regence.com
Regence BlueShield of Washington (RBS)	1-888-344-8234	www.wa.regence.com
Regence BlueShield of Idaho (RBSI)	1-800-632-2022	www.id.regence.com
Washington State Health Insurance Pool (WSHIP)	1-800-877-5187	www.wship.org

Individual Plans Available by County

